

CLAIMS

1. Method for the renewal of an active IDE on a PID, said PID having at least a first IDE having active and valid initial states on said PID and a second IDE having inactive and valid initial states on said PID, said first and second IDE being saved at a transaction institution and having an valid initial state at said transaction institution, all the IDE having a valid state at said transaction institution permitting to identify and to have transaction data applied to an account associated to said PID and located at said transaction institution, said IDE having an active state on said PID being used to accomplish a transaction,  
10 said method comprising the following steps:
  - a) changing the states of said first IDE from valid to invalid and from active to inactive on said PID;
  - b) changing the state of said second IDE from inactive to active on said PID; and
  - c) changing the state of said first IDE from valid to invalid at said transaction  
15 institution.
2. Method for the renewal of an IDE on a PID during an electronic transaction which is accomplished by means of said PID, said PID being associated to an account located at a transaction institution, said transaction institution comprising a valid IDE bank identifying said account, said PID comprising also said valid IDE bank, said method comprising the following steps:  
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- a) transmitting an IDE called active IDE among said valid IDE of said PID to said transaction institution;
- b) identifying at said transaction institution said account associated to said PID by identifying said valid IDE at said transaction institution corresponding to said active IDE;
- c) applying transaction data representative of said transaction from said account associated to said PID;
- d) changing the state of said active IDE of said PID and of said IDE corresponding to said active IDE at said transaction institution, from valid to invalid, in order for this IDE to be no longer usable to identify said account corresponding to said PID.

3. Method according to claim 2, wherein said active IDE will be renewed on said PID when one or many of following conditions are respected:
  - 15 – said active IDE has been transmitted by said PID;
  - a transaction has been accomplished by means of said active IDE, and a transaction confirmation message has been issued by said transaction institution to said PID;
  - a certain period of time has elapsed since the transmission of the active IDE;
  - 20 – a certain predetermined amount of transactions have been accomplished; and
  - the renewal of the active IDE has been manually commanded to said PID.

4. Method according to claim 2, wherein it is possible to restore said valid IDE bank on said PID and at said transaction institution.

5. Method according to claim 2, wherein said PID also has permanent identification data in addition to said IDE.
6. Method according to claim 2, wherein the IDE which have become invalid are kept in memory on said PID and at said transaction institution, for future reference, as well as the transaction data which has been applied to said account associated to said PID thanks to each IDE which has become invalid.
- 10 7. Method according to claim 2, wherein only one PID can be used to identify first and second distinct accounts.
8. Method according to claim 7, wherein each of said first and second accounts are located in distinct financial institutions.
- 15 9. Method according to claim 7, wherein said valid IDE bank on said PID is divided in first and second portions allowing to identify said first and second accounts, respectively.
- 20 10. System for the renewal of an active IDE on a PID, said PID having at least a first IDE having active and valid initial states on said PID and a second IDE having inactive and valid initial states on said PID, said first and second IDE being saved in a resident memory of a transaction institution and having an valid initial state at said transaction institution, all the IDE having a valid state at said

transaction institution allowing to identify and to have transaction data applied to an account associated to said PID and located in said resident memory of said transaction institution, said IDE having an active state on said PID being used to accomplish a transaction, said system comprising:

- 5     a) means for changing the states of said first IDE from valid to invalid and from active to inactive on said PID;
- b) means for changing the state of said second IDE from inactive to active on said PID; and
- c) means for changing the state of said first IDE from valid to invalid in said 10      resident memory of said transaction institution.

11. System for the renewal of an IDE on a PID during an electronic transaction which is accomplished by means of said PID, said PID being associated to an account located at a transaction institution, said transaction institution comprising 15      a valid IDE bank identifying said account, said PID comprising also said valid IDE bank, said system comprising:

- a) means for transmitting to said transaction institution an IDE called active IDE among said valid IDE of said PID;
- b) means for identifying at said transaction institution said account associated to 20      said PID by identifying said valid IDE corresponding to said active IDE;
- c) means for applying transaction data representative of said transaction to said account associated to said PID;
- d) means for changing the state of said active IDE of said PID and of said IDE corresponding to said active IDE at said transaction institution, from valid to

invalid, in order for this IDE to be no longer usable to identify said account corresponding to said PID.

12. PID comprising:

- 5    – an electronic chip having a microprocessor and a memory member being readable and writable;
- a communication device linked to said electronic chip and allowing to send and receive data;
- a user interface linked to said electronic chip; and
- 10   – an IDE bank stored on said memory member and comprising at least two valid IDE allowing to identify an account located in a transaction institution.

13. Method for the renewal of an active IDE on a PID, said PID having at least a first IDE having active and valid initial states and a second IDE having inactive and valid initial states, all the IDE having a valid state on said PID being destined to identify and have transaction data applied to an account associated to said PID which is not located on said PID, said IDE having an active state on said PID being used to accomplish a transaction, said method comprising the following steps:

- 15   a) changing the states of said first IDE from valid to invalid and from active to inactive; and
- 20   b) changing the state of said second IDE from inactive to active.

14. System for the renewal of an active IDE on a PID, said PID having at least a first IDE having active and valid initial states and a second IDE having inactive and valid initial states, all the IDE having a valid state on said PID being destined to identify and have electronic transaction data applied to an account associated to said PID which is not located on said PID, said IDE having an active state on said PID being used to accomplish a transaction, said system comprising:

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- a) means for changing the states of said first IDE from valid to invalid and from active to inactive; and
- b) means for changing the state of said second IDE from inactive to active.